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I hereby certify that this correspondence, pursuant to 37 C.F.R. §1.8, is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on:

Date: 7/14/99

By: DIANE NYINK



IN THE UNITED STATES PATENT AND  
TRADEMARK OFFICE

PATENT

TC 2700 MAIL ROOM  
JUL 26 1999

RECEIVED

RESPONSE TRANSMITTAL

Applicant(s):	Richard Marc Libman	Docket No.:	23651.0500
Serial No.:	08/834,240	Filing Date:	April 15, 1997
Group Art Unit:	2761	Examiner:	Alverez, R.
TITLE:	METHOD AND APPARATUS FOR PREPARING CLIENT COMMUNICATIONS INVOLVING FINANCIAL PRODUCTS AND SERVICES		

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Attached herewith is a Second Supplemental Amendment in response to the Office Action mailed on March 4, 1999 in the above-identified application.

[  ] Small entity status under 37 C.F.R. §§1.9 and 1.27 has been established by a verified statement previously submitted.

FEE CALCULATION, CLAIMS AS AMENDED:

	Claims remaining after amendment	Highest number previously paid for	Present Extra	Additional Fee
Total Effective Claims	137	minus 108	= 28 x \$ 9.00 =	252.00
Independent Claims	7	minus 7	= 0 x \$ 39.00 =	0.00
If amendment enters proper multiple dependent claim(s) into this application for <b>first</b> time (per application)	\$260.00 + N/A			
	<b>Subtotal:</b> 252.00			

**Fee Calculation: Request for Extension of Time pursuant to  
37 C.F.R. §1.136(a)**

[ ] Response filed within <b>first</b> month after due date - add	\$ 110.00
[ ] Response filed within <b>second</b> month after due date - add	\$ 400.00
[ ] Response filed within <b>third</b> month after due date - add	\$ 950.00
[ ] Response filed within <b>fourth</b> month after due date - add	\$1510.00
[ ] Response filed within <b>fifth</b> month after due date - add	\$2060.00

**TOTAL:**

If one of the "small entity" boxes above is checked, enter half (½) of the second subtotal and **subtract**.

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**TOTAL ADDITIONAL FEE ENCLOSED:**

\$252.00

- [ ] Please charge Deposit Account No. 19-2814 in the amount of \$ \_\_\_\_\_.  
**A duplicate copy of this sheet is attached.**  
[x] Check No. 458731 in the amount of \$252.00 is attached.

**This statement does NOT authorize charge of the issue fee.** The Commissioner is hereby authorized to charge any other fee specifically authorized hereafter, or any **deficiency** in the fee(s) filed, or asserted to be filed, or which should have been filed herewith or concerning any paper filed hereafter, and which may be required under 37 C.F.R. §§1.16-1.17 (**deficiency only**) now or hereafter relative to this Application and the resulting Official document under 37 C.F.R. §1.20, or credit any overpayment to Account No. 19-2814 for **which purpose a duplicate copy of this sheet is attached**.

Respectfully submitted,

Dated 7/14/99

By \_\_\_\_\_

*Shaukat Karjekel*

Shaukat A. Karjekel  
Reg. No. 34,049

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